

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Patrick J Kubeika
Debra L Kubeika
Debtors

Case No. 20-01085-RNO
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0314-5

User: admin
Form ID: 318

Page 1 of 2
Total Noticed: 13

Date Rcvd: Jul 03, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 05, 2020.

db/jdb +Patrick J Kubeika, Debra L Kubeika, 351 Chestnut Street, Saint Clair, PA 17970-1135
tr ++WILLIAM G SCHWAB TRUSTEE, Attn: William G Schwab and Associates,
811 Blakeslee Blvd Drive East, Lehighton, PA 18235
(address filed with court: William G Schwab (Trustee), William G Schwab and Associates,
811 Blakeslee Blvd Drive East, PO Box 56, Lehighton, PA 18235)
5314998 Alliance One, 4850 State Road, Suite 300, Feasterville Trevose, PA 19053
5315002 +Integrated Medical Group, 82 Tunnel Road, Pottsville, PA 17901-3869
5315003 +KML Law Group, P.C., Attn: Rebecca A. Solarz, Esq., 701 Market Street, Suite 5000,
Philadelphia, PA 19106-1541
5315004 +Lehigh Valley Health Network, PO BOX 4067, Allentown, PA 18105-4067
5315005 +Mariner Finance, 1380 Hanover Ave., Allentown, PA 18109-2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr E-mail/Text: william.schwab@txitrustee.com Jul 03 2020 18:52:45 William G Schwab (Trustee),
William G Schwab and Associates, 811 Blakeslee Blvd Drive East, PO Box 56,
Lehighton, PA 18235
cr +EDI: AISACG.COM Jul 03 2020 22:53:00 Capital One Auto Finance, a division of Capital On,
4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
5314999 E-mail/Text: bankruptcy@bbandt.com Jul 03 2020 18:52:46 BB&T Credit Card, PO BOX 200,
Wilson, NC 27894-0200
5316281 +EDI: AISACG.COM Jul 03 2020 22:53:00 Capital One Auto Finance, a division of,
AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
5315000 EDI: CAPITALONE.COM Jul 03 2020 22:53:00 Capital One Bank, Attn: General Correspondence,
PO BOX 30285, Salt Lake City, UT 84130-0285
5315006 EDI: AGFINANCE.COM Jul 03 2020 22:53:00 OneMain Financial Group LLC, Grand Central Plaza,
70 S. Locust St., Hazleton, PA 18201-6100
5315008 E-mail/Text: jennifer.chacon@spservicing.com Jul 03 2020 18:52:50
Select Portfolio Servicing, Attn: Bankruptcy Dept., PO BOX 65250,
Salt Lake City, UT 84165-0250

TOTAL: 7

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
5315001* Capital One Bank, Attn: General Correspondence, PO BOX 30285,
Salt Lake City, UT 84130-0285
5315007 ##+Pottsville Endoscopy, 82 Tunnel Road, Pottsville, PA 17901-3869

TOTALS: 0, * 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required
by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 05, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system on July 3, 2020 at the address(es) listed below:

Douglas Joseph Taglieri on behalf of Debtor 2 Debra L Kubeika dtaglieri@wfjlaw.net,
gdeitch@wfjlaw.net;npurcell@wfjlaw.net
Douglas Joseph Taglieri on behalf of Debtor 1 Patrick J Kubeika dtaglieri@wfjlaw.net,
gdeitch@wfjlaw.net;npurcell@wfjlaw.net

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

James Warmbrodt on behalf of Creditor Legacy Mortgage Asset Trust 2018-GS3
bkgroup@kmllawgroup.com
United States Trustee ustpregion03.ha.ecf@usdoj.gov
William G Schwab (Trustee) schwab@uslawcenter.com,
wschwab@iq7technology.com;ecf@uslawcenter.com;ecf.alert+Schwab@titlexi.com

TOTAL: 5

Information to identify the case:

Debtor 1	Patrick J Kubeika	Social Security number or ITIN xxx-xx-7525
	First Name Middle Name Last Name	EIN -----
Debtor 2 (Spouse, if filing)	Debra L Kubeika	Social Security number or ITIN xxx-xx-4758
	First Name Middle Name Last Name	EIN -----
United States Bankruptcy Court Middle District of Pennsylvania		
Case number: 5:20-bk-01085-RNO		

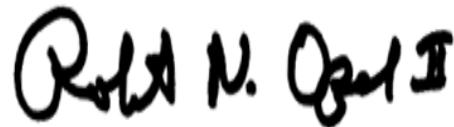
Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Patrick J Kubeika

Debra L Kubeika

**By the
court:**7/3/20

Honorable Robert N. Opel, II
United States Bankruptcy Judge
By: AutoDocketer, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.